

REMARKS

Applicant respectfully requests allowance of the subject application.

Claims 1-55 are cancelled.

Claims 56-76 are new and pending.

The Applicant has cancelled each of the previously pending claims, thereby obviating the previous rejections. The Applicant respectfully requests consideration of the new claims.

Claim 56 is new and recites a billing integration system comprising:

- a translator to convert billing data from a biller's existing billing system to a particular format;
- a statement designer to create a statement template for visually presenting the billing information in a customized arrangement that is determined by a biller, wherein the statement template includes:
 - data fields configured to accept billing data from the translator in the particular format; and
 - one or more resource fields configured to hold non-billing data, wherein inclusion of non-billing data in at least one said resource field is conditional on at least a portion of the billing data from the translator;
- a gateway to facilitate transfer of the statement template and the billing data to a billing service center and to monitor status of the statement templates and the billing data as they are transferred; and
- a parcel manager implemented as part of the gateway, the parcel manager creating a parcel to carry the statement templates and billing data and generating notifications to provide the status of the parcel as it is transferred.

Support for the amendment may be found throughout the specification and drawings as filed, such as in originally filed claim 6 and pages 7-8. None of the submitted references, alone or in combination, disclose, teach or suggest these aspects.

1 **Claims 57-65** depend either directly or indirectly from claim 56 and are
2 allowable as depending from an allowable base claim. These claims are also
3 allowable for their own recited features which, in combination with those recited
4 in claim 56, are neither shown nor suggested in the references of record, either
5 singly or in combination with one another.

6 **Claim 66** is new and recites a method comprising:

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- 8 • translating billing data from a legacy billing system into translated billing
data having a particular format;
 - 9 • specifying a biller and template to be associated with the translated data;
 - 10 • validating the specified biller and the specified template against records of
authorized billers and at least one installed template received from a
11 service center, wherein the at least one installed template includes:
 - 12 ▪ data fields configured to accept translated billing data; and
 - 13 ▪ one or more resource fields configured to hold non-billing
data, wherein inclusion of non-billing data in at least one
14 said resource field is conditional on at least a portion of the
translated billing data; and
 - 15 • loading the translated billing data, the specification of the biller and the
specification of the template into a statement batch object for
communication to the service center.

16 Support for the amendment may be found throughout the specification and
17 drawings as filed, such as at pages 7-8 and 49-50. None of the submitted
18 references, alone or in combination, disclose, teach or suggest these aspects.

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20 **Claims 67-72** depend either directly or indirectly from claim 66 and are
21 allowable as depending from an allowable base claim. These claims are also
22 allowable for their own recited features which, in combination with those recited
23 in claim 66, are neither shown nor suggested in the references of record, either
24 singly or in combination with one another.

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1 **Claim 73** recites a method comprising:

- 2 • receiving translated billing data at a service center system from a billing
3 integration system, wherein the translated billing data is translated from
4 billing data obtained from a legacy billing system of a biller;
5 • identifying a template that corresponds to the translated billing data;
6 • generating a billing statement using the template, wherein the template
7 includes:
8 ▪ data fields configured to accept the translated billing data; and
9 ▪ one or more resource fields configured to hold non-billing
10 data, wherein inclusion of non-billing data in at least one said
11 resource field is conditional on at least a portion of the
12 translated billing data; and
13 • electronically distributing the billing statement to a consumer on behalf of
14 the biller.

15 Support for the amendment may be found throughout the specification and drawings
16 as filed, examples of which may be found at pages 3 and 7-8. None of the submitted
17 references, alone or in combination, disclose, teach or suggest these aspects.

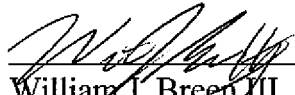
18 **Claims 74-76** depend either directly or indirectly from claim 73 and are
19 allowable as depending from an allowable base claim. These claims are also
20 allowable for their own recited features which, in combination with those recited
21 in claim 73, are neither shown nor suggested in the references of record, either
22 singly or in combination with one another.
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1 **Conclusion**

2 All of the claims are in condition for allowance. Accordingly, Applicant
3 requests a Notice of Allowability be issued forthwith. If the Office's next
4 anticipated action is to be anything other than issuance of a Notice of Allowability,
5 Applicant respectfully requests a telephone call for the purpose of scheduling an
6 interview.

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8 Respectfully Submitted,

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10 Dated: 12/12/15

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